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PATENT  
Atty. Dkt. No. LCNT/121494  
Serial No. 09/811,911  
Page 2 of 9**LISTING OF THE CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**IN THE CLAIMS:**

1 1. (currently amended) A method, comprising:  
2 storing, in at least one database within a portable first computing device, financial  
3 transaction data and budgetary data, wherein said budgetary data comprises a plurality of  
4 records, each record comprising a budgetary item identifier field and at least one of an annual  
5 budget field and a periodic budget field, wherein said financial transaction data and budgetary  
6 data stored in said at least one database of said portable computing device is periodically  
7 synchronized with financial transaction data and budgetary data stored in at least one  
8 corresponding database within a second computing device;  
9 evaluating said transaction data using said budgetary data to determine at least whether a  
10 transaction value exceeds a budgetary constraint for a transaction, wherein said budgetary  
11 constraint comprises at least one of an annual budget and a periodic budget determined via the  
12 budgetary item identifier field of the budgetary data using a budgetary item identifier of the  
13 transaction;  
14 displaying, upon a display device, a message indicative of the results of said evaluation,  
15 said displayed message indicative of whether said transaction is appropriate with respect to said  
16 budgetary constraint.

1 2. (original) The method of claim 1, further comprising:  
2 generating, at one of said first and second computing devices operating as a master  
3 computing device, a report indicative of transaction patterns associated with at least said first and  
4 second computing devices.

1 3. (original) The method of claim 1, further comprising:

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2 storing, in one of said first computing device and second computing device, accounts data  
3 including information pertaining to accessible financial accounts, said accounts database  
4 providing available credit or debit amounts to update budgetary data during said step of  
5 synchronizing.

1 4. (original) The method of claim 1, wherein said transaction data comprises a plurality of  
2 records, each record comprising at least an account number field, a transaction amount field and  
3 a budgetary item identifier field, said account number field identifying a credit or debit account  
4 funding a respective transaction, said transaction amount field identifying the value of said  
5 respective transaction, said budgetary item identifier field identifying the type of said respective  
6 transaction.

1 5. (original) The method of claim 4, wherein each transaction data record further comprises  
2 a budget indicator field for indicating whether said respective transaction is appropriate with  
3 respect to a corresponding budgetary constraint.

1 6. (original) The method of claim 3, wherein said accounts data comprises a plurality of  
2 records, each record comprising at least an account number field, an account type field, an  
3 institution field and an available balance field, said account number field identifying a credit or  
4 debit account, said account type field identifying the type of account, said institution field  
5 identifying the financial institution associated with said account, and said available balance field  
6 identifying an available balance or credit limit associated with said account.

1 7. (cancelled)

1 8. (cancelled)

1 9. (currently amended) The method of claim [[7]] 1, wherein the budgetary database further  
2 comprises a periodicity field and a fixed/variable payment field.

1 10. (previously presented) The method of claim 1, further comprising:

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2 in the case of said evaluation indicative of said transaction exceeding said budgetary  
3 constraint, said displayed message is indicative of said budgetary constraint being exceeded.

1 11. (original) The method of claim 4, wherein a transacting entity utilizing one of said first  
2 and second computing devices inputs transaction data contemporaneous to effecting said  
3 transaction, said displayed message indicating to said transacting entity whether said respective  
4 transaction should proceed.

12-23. (cancelled)